



**Division of Insurance**

**December 13, 2013 FOR IMMEDIATE RELEASE**

**Contact: Vincent Plymell, Communications Manager**  
**Colorado Division of Insurance, 303-894-2261, [vincent.plymell@state.co.us](mailto:vincent.plymell@state.co.us)**

**Review Health Insurance Options and Enroll for 2014**

**Denver** – As the end of the year approaches, the Colorado Division of Insurance reminds consumers to review their health insurance options and take action to make sure coverage is in place by January 1, 2014.

“I am concerned that many Coloradoans have not done what they need to do to have health insurance by January 1,” said Insurance Commissioner Marguerite Salazar. “While I understand that the changes and decisions are complex, now is the time to review options, ask questions and get enrolled.”

Depending on an individual's particular situation, there can be many options for health insurance.

- People with access to health insurance from their employer, or a spouse or parent's employer, should make sure that coverage will start, or continue, as of January 1, 2014. Specific questions about timing, changes to the insurance plan, and insurance cards should be directed to the employer.
- Most Coloradoans who received cancellation notices regarding current plans were offered the option to renew that policy before the end of 2013. Individuals and small employers should contact their insurance company for specific procedures and deadlines if they want to renew these plans for one more year.
- Those who do not have insurance, or whose health insurance will terminate at the end of 2013, can still shop for new coverage that will start January 1, 2014, using the following methods.
  - **Connect for Health Colorado** – This is the state's new online marketplace, a site where individuals and small businesses can shop for health insurance among many plans offered by many insurance companies. This is also the only place to access tax credits to help make the insurance more affordable. To have insurance by January 1, 2014, consumers must enroll by December 23.  
[www.connectforhealthco.com](http://www.connectforhealthco.com) / 1-855-752-6749
  - **Insurance Companies** – Health insurance is also available outside the online marketplace. Consumers can work directly with an insurance company to purchase health coverage.

- **Brokers / Agents** –Consumers may already have an established relationship with an insurance agent / broker, and feel more comfortable using these professionals licensed by the Division of Insurance.

While the open enrollment period for any individual plan continues until March 31, 2014, the Division encourages people to enroll for coverage sooner rather than later. Going without insurance creates uncertainty, the potential for high medical costs, and less financial security should a serious illness or accident occur.

Consumers with questions about health insurance can contact the Division of Insurance at **303-894-7490** or **1-800-930-3745** (outside the Denver metro area) The Division has trained experts ready to answer consumers' health insurance questions.

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*The [Colorado Division of Insurance](#) regulates the insurance industry and assists consumers and other stakeholders with insurance issues.*

*[DORA](#) is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado.*

***Consumer protection is our mission.***